

ARAG SeniorAdvocate®

M-DCPS offers a one-stop resource with the legal, financial and adult care assistance you need to take care of your parents, grandparents, spouse's parents and spouse's grandparents: SeniorAdvocate Legal Plan, administered by ARAG.



ARAG SeniorAdvocate Legal Plan

With SeniorAdvocate, you can receive legal advice and consultation, and reduced fee services on how the law relates to your senior family members' for a variety of personal legal matters including: fraud, schemes and scams, planning for incapacity, healthcare decisions, financial planning, debt and consumer protection and estate planning.

Legal Services Offered

Legal Advice and Consultation

You will have toll-free telephone access to a Network Attorney for the following services:

- Legal Advice and Consultation - Toll-free telephone advice on how the law relates to senior family members' personal legal matters and which actions may be taken.
- Document Preparation - Assistance with the preparation or review of the following documents as they relate to the senior family members:
 - » Special powers of attorney and revocations
 - » Challenge to denial of credit
 - » Bad check notice
 - » Promissory notes and affidavits related to their personal property
 - » Bills of sale related to personal property
- Document Review - Attorneys will review legal documents for the senior family member
- Follow-up Calls/Correspondence - Assistance with follow-up telephone calls and correspondence to third parties, related to the senior family member.

Legal Representation

If a matter requires an in-office visit, you can meet with a Network Attorney and you are guaranteed at least a reduced fee of at least 25 percent off of his/her normal rates.

To use a Network Attorney:

- Contact the attorney to make an appointment. Identify yourself as an ARAG® plan member.
- Ask the attorney what materials you should bring to your appointment.
- The attorney will provide the needed services.
- The Network Attorney will bill you directly at the discounted rate.

>> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the ARAG® SeniorAdvocate® Plan offered by the School Board.**
- **COBRA participants are ineligible for ARAG SeniorAdvocate Plan enrollment.**
- **See eligibility section for more details.**



ARAG SeniorAdvocate

Financial Educational and Counseling Services

Only through ARAG's SeniorAdvocate do you have exclusive access to professional Financial Counselors and an interactive financial planning website to help you deal with your senior family members' financial future.

Experienced Financial Counselors are available to answer questions and provide guidance on a range of financial topics including:

- General Financial Planning Information and Guidance
- Cash and Debt Management/Budgeting
- Retirement and Investment Planning
- Federal Tax Information and Education
- Individual Retirement Accounts (IRAs)

You also have access to an interactive financial planning website that offers:

- Interactive Education Modules
- A Step-by-Step Action Plans
- Financial Calculators
- A Mutual Center

Identity Theft Services

You have toll-free access to Certified Identity Theft Case Managers who will help your senior family members get their life back in order and repair any damage done to their identity. The case managers will:

- Explain what identity theft is and how to prevent it
- Provide resources to minimize and recover from identity theft
- Explain relevant plan coverages
- Provide Identity Theft Prevention and Victim Action Kits
- Monitor the resolution of the situation

To access the provider directory, visit www.ARAGLegalCenter.com, enter Access Code: 10287mds, click on the "Choose Your Plan" tab and the Attorney Finder link.

For questions relating to your account, contact a Customer Care Specialist at 800.360.5567, Monday - Friday, between 8 a.m. - 8 p.m. ET.

Caregiving Services

You can receive assistance in planning for your own or your senior family members' immediate or future adult care needs through toll-free, telephone access to a Care Advocate who will:

- Answer your eldercare-related questions, assess eldercare needs and help you develop a care plan.
- Send you a customized information guide that contains lists of assisted living facilities, nursing homes or home health care agencies – including comparative quality-of-care ratings and reports on thousands of facilities and agencies – along with helpful eldercare information.
- Give you access to the nation's most comprehensive eldercare database with more than 90,000 long-term care providers.
- Conduct searches to determine availability and rates of assisted living facilities, nursing homes, home health care agencies and adult day care providers. Advocates will negotiate discounts when available.

Plus, you will have access to the **ElderAnswers Website** which provides you online access to quality-of-care ratings and reports, direct access to the provider database, and a wide-range of eldercare information.

Live with Fewer Worries

For your convenience, attorney information and an online Attorney Finder can be found when you visit www.ARAGLegalCenter.com, enter Access Code: 10287mds, click on the "Choose Your Plan" tab and the Attorney Finder link. You may also call the Customer Care Center at **1.800.360.5567**, Monday - Friday, 8 a.m. – 8 p.m. ET. The ARAG Network Attorneys average nearly 25 years of experience.

Is your personal attorney a member of the ARAG Attorney Network? If not, let them know and they can contact ARAG about joining, or the attorney can visit www.ARAGlegal.com.

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call 1.800.360.5567.

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